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UNITED STATES DISTRICT COURT  
 NORTHERN DISTRICT OF CALIFORNIA  
 SAN FRANCISCO

PAUL VELASQUEZ, FAVIOLA  
 ALVAREZ, MARCELO ALTAMIRANO,  
 JACKEY WILSON II, CARLOS  
 MARTINEZ and DIONICIO MARTINEZ  
 on behalf of themselves and all others  
 similarly situated,

Plaintiffs,

v.

HSBC FINANCE CORPORATION;  
 HOUSEHOLD FINANCE  
 CORPORATION; BENEFICIAL  
 COMPANY LLC,

Defendants.

Case No.: C 08-04592-SC [MEJ]

**STIPULATION AND [PROPOSED]  
 ORDER TO STAY THE PROCEEDINGS**

Judge: Senior Judge Samuel Conti  
 Courtroom: 1, 17th Floor  
 Complaint Filed: October 2, 2008  
 Trial Date: No date set

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1 THIS STIPULATION AND PROPOSED ORDER TO STAY THE PROCEEDINGS is  
2 made by and entered into between Defendants HSBC Finance Corporation and Beneficial Company  
3 LLC (collectively, "Defendants") and Plaintiffs Marcelo Altamirano and Jackey Wilson II  
4 (collectively, "Plaintiffs") so that they may pursue settlement discussions.

5 WHEREAS, Plaintiffs and Defendants jointly filed a Stipulation and [Proposed] Revised  
6 Pretrial Scheduling Order on June 18, 2010 for a 120-day extension in order to provide the parties  
7 with the time necessary to conduct adequate class discovery prior to briefing class certification;

8 WHEREAS, the Court ordered the 120-day extension pursuant to the terms of the Stipulation  
9 and [Proposed] Revised Pretrial Scheduling Order on June 21, 2010;

10 WHEREAS, Plaintiffs' Motion for Class Certification pursuant to Federal Rule of Civil  
11 Procedure 23 is currently due to be filed on or before October 18, 2010;

12 WHEREAS, Defendants' Opposition to Class Certification is currently due to be filed by  
13 November 18, 2010;

14 WHEREAS, Plaintiffs' Reply in Further Support of Class Certification is currently due to be  
15 filed by December 17, 2010;

16 WHEREAS, the hearing on Plaintiffs' Motion for Class Certification is currently scheduled  
17 for January 21, 2011 or another date to be set by the Court;

18 WHEREAS, during the preceding 120-day extended period, the Defendants have produced  
19 additional documents responsive to Plaintiffs' requests and are continuing to gather and review  
20 additional documents, but have not yet completed their production;

21 WHEREAS, the parties wish to stay this litigation for no less than 90 days in order to fully  
22 engage in informed settlement discussions upon review of the exchanged information; and

23 WHEREAS, this stipulation is made in good faith and is not made to delay these proceedings  
24 or for any other improper purpose.

25 NOW, THEREFORE, it is hereby stipulated and agreed by and between the undersigned  
26 parties, through their respective counsel, and subject to the approval of the Court, as follows:

27 1. The parties agree to stay any litigation of this action. This stay agreement will expire  
28 on January 3, 2011. Upon passing of this deadline, Defendants will provide notice to the parties and

the Court that the stay has terminated, and litigation will recommence 48 hours after receipt of this notice.

2. The current deadline for filing the motion with respect to class certification and all related deadlines shall be vacated. The Court shall set a Status Conference for January 5, 2011 or other date convenient for the Court for the parties to report the status of settlement negotiations and to set renewed class certification briefing and hearing dates, if necessary.

3. This Stipulation and Order is subject to revocation and modification by order of the Court, upon written stipulations by the parties, or upon motion and reasonable notice.

**SO STIPULATED:**

DATED: October 4, 2010

Barroway Topaz Kessler Meltzer & Check, LLP

BY /s/ Peter A. Muhic  
PETER A. MUHIC

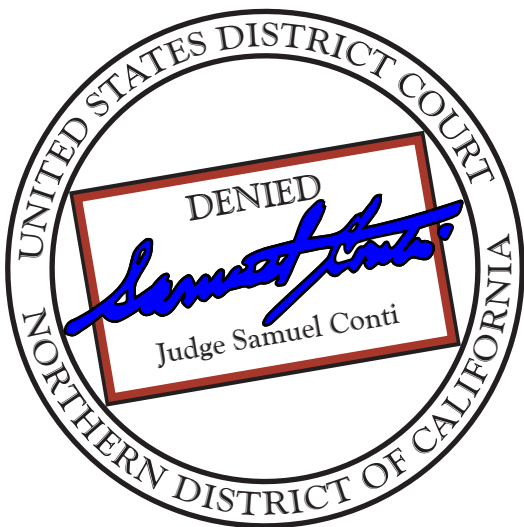
Attorneys for Plaintiffs  
Marcelo Altamirano and Jackey Wilson II

DATED: October 4, 2010

Littler Mendelson, P.C.

BY /s/ Michelle R. Barrett  
MICHELLE R. BARRETT

Attorneys for Defendants  
HSBC Finance Corporation, Beneficial  
Company, LLC



**PURSUANT TO STIPULATION, IT IS SO ORDERED.**

DATED: \_\_\_\_\_

\_\_\_\_\_  
THE HONORABLE SAMUEL CONTI  
U.S. DISTRICT COURT JUDGE

**ATTESTATION OF CONCURRENCE**

Pursuant to the Court's General Order 45, Section 10(B), I hereby attest that concurrence in the filing of this document has been obtained from each of the other signatories. I declare under penalty of perjury under the laws of the United States of America that the foregoing declaration is true and correct to the best of my personal knowledge.

Executed this 4th day of October, 2010, in San Francisco, California.

BY /s/ Michelle R. Barrett  
MICHELLE R. BARRETT

Attorneys for Defendants  
HSBC Finance Corporation, Beneficial  
Company, LLC